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B1 (Official Form 1)(04/13)		Cument		gc I oi	<del>-</del> U			
	States Bank thern District						Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Middle):  Bartenfelder, Michael Steven				Name of Joint Debtor (Spouse) (Last, First, Middle):  Bartenfelder, Christina Rose				
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	3 years			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-6149	yer I.D. (ITIN)/Com	plete EIN	(if more	our digits of than one, state	all)	Individual-T	Taxpayer I.D. (ITIN) N	No./Complete EIN
Street Address of Debtor (No. and Street, City, a 900 Maple Lane Elk Grove Village, IL	, 	ZIP Code <b>60007</b>	268	Holly La		(No. and Str	eet, City, and State):	ZIP Code <b>60007</b>
County of Residence or of the Principal Place of <b>Cook</b>	Business:	00007	Count	•	ence or of the	Principal Pla	ace of Business:	1 00007
Mailing Address of Debtor (if different from stre	eet address):	ZIP Code	Mailir	ig Address	of Joint Debto	or (if differer	nt from street address)	: ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			1					
Type of Debtor  (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check  ☐ Health Care Bu ☐ Single Asset Ro in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other  ☐ Tax-Exe	eal Estate as de 101 (51B)  oker  empt Entity  ,, if applicable)  sempt organizati	on	defined "incurr	the P er 7 er 9 er 11 er 12 er 13  are primarily con l in 11 U.S.C. § ed by an indivice	Cetition is File of	busin	Recognition reding
Filing Fee (Check one box  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's considerati debtor is unable to pay fee except in installments. I Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerati	individuals only). Must on certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	Check one Debt Check if: Check if: Check all BB. Acc	e box: otor is a sr otor is not otor's aggr less than s applicable lan is bein	nall business a small business a small business egate nonco \$2,490,925 (aboves); boxes: ag filed with of the plan w	debtor as definess debtor as dentingent liquida amount subject this petition.	ter 11 Debte ed in 11 U.S.C efined in 11 U ted debts (exc to adjustment	ors	ee years thereafter).
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propethere will be no funds available for distribution Estimated Number of Creditors	erty is excluded and on to unsecured cred	administrative	expense			THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200- 49 99 199 999 : Estimated Assets □ □ ■ □	1,000- 5,001- 5,000 10,000	25,000 50	5,001- 0,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1 million 1  Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to million m	\$500 illion	\$500,000,001 to \$1 billion \$500,000,001 to \$1 billion	\$1 billion			

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Bartenfelder, Michael Steven Bartenfelder, Christina Rose (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Daniel K. Robin</u> April 6, 2015 Signature of Attorney for Debtor(s) (Date) Daniel K. Robin 2354705 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

**B1** (Official Form 1)(04/13)

Page 3 of 48 Name of Debtor(s):

# **Voluntary Petition**

(This page must be completed and filed in every case)

**Signatures** 

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Michael Steven Bartenfelder

Signature of Debtor Michael Steven Bartenfelder

### X /s/ Christina Rose Bartenfelder

Signature of Joint Debtor Christina Rose Bartenfelder

Telephone Number (If not represented by attorney)

#### April 6, 2015

Date

# Signature of Attorney\*

#### X /s/ Daniel K. Robin

Signature of Attorney for Debtor(s)

#### Daniel K. Robin 2354705

Printed Name of Attorney for Debtor(s)

### Daniel K. Robin Ltd.

Firm Name

121 S. Wilke Rd.

#201

Arlington Heights, IL 60005

Address

## Email: danatlaw@aol.com

## 847-670-9100 Fax: 847-398-8377

Telephone Number

# April 6, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Bartenfelder, Michael Steven Bartenfelder, Christina Rose

Printed Name of Foreign Representative

Date

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Michael Steven Bartenfelder Christina Rose Bartenfelder		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Michael Steven Bartenfelder
Michael Steven Bartenfelder  Date: April 6, 2015

# Case 15-12604 Doc 1 Filed 04/08/15 Entered 04/08/15 14:14:11 Desc Main Document Page 6 of 48

B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Michael Steven Bartenfelder Christina Rose Bartenfelder		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REOUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page
☐ 4. I am not required to receive a credit constatement.] [Must be accompanied by a motion for a	unseling briefing because of: [Check the applicable determination by the court.]
	§ 109(h)(4) as impaired by reason of mental illness or ealizing and making rational decisions with respect to
☐ Disability. (Defined in 11 U.S.C. §	§ 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military of	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	y administrator has determined that the credit counseling in this district.
I certify under penalty of perjury that the	e information provided above is true and correct.
Signature of Debtor:	/s/ Christina Rose Bartenfelder
	Christina Rose Bartenfelder
Date: April 6, 2015	

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Michael Steven Bartenfelder,		Case No.	
	Christina Rose Bartenfelder			
-		Debtors	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	220,000.00		
B - Personal Property	Yes	4	56,201.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		252,831.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		46,860.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,601.59
J - Current Expenditures of Individual Debtor(s)	Yes	4			4,599.00
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	276,201.00		
			Total Liabilities	299,691.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Michael Steven Bartenfelder,		Case No.	
	Christina Rose Bartenfelder			
_		Debtors	Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	4,601.59
Average Expenses (from Schedule J, Line 22)	4,599.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	6,865.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		25,229.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		46,860.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		72,089.00

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B6A (Official Form 6A) (12/07)

In re	Michael Steven Bartenfelder,	Case No.
	Christina Rose Bartenfelder	

Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Passcription and Location of Property Nature of Debtor's Wife, Property without Amoun	900 Maple Lane, Elk Grove Village IL	Fee simple	н	220,000.00	236,797.00
Current Value of	Description and Location of	Property	Joint, or	Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > 220,000.00 (Total of this page)

220,000.00

Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Michael Steven Bartenfelder,	Case No.
	Christina Rose Bartenfelder	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	nominal cash	W	50.00
		nominal cash	н	50.00
2.	Checking, savings or other financial	checking at Citibank	W	150.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	checking and savings at TCF	Н	2,500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and	misc furniture furnishings and electronics	W	450.00
	computer equipment.	misc furniture furnishings	Н	450.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	clothing	W	300.00
		clothing	Н	200.00
7.	Furs and jewelry.	engagement and wedding band	W	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	one hand gun	н	100.00
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X		
			Sub-Tota	al > 4,750.00

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Michael Steven Bartenfelder,
	Christina Rose Bartenfelder

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or	Cor	overyer Solutions 401k plan	Н	30,000.00
	other pension or profit sharing plans. Give particulars.	IRA	at NW Mutual	н	6,310.00
		IRA	at Franklin Templeton	н	3,140.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	esti	mated tax refund for 2014	J	3,000.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Те	Sub-Tota of this page)	al > 42,450.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Michael Steven Bartenfelder,
	Christina Rose Bartenfelder

Case No.	
Cube 110.	

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N Desc E	ription and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	x			
23.	Licenses, franchises, and other general intangibles. Give particulars.	x			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2008 Chrysler T& lease of a 2013 Ni		W	9,000.00
			ssan Lear	Н	1.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	x			
34.	Farm supplies, chemicals, and feed.	X			
			(To	Sub-Tota of this page)	al > 9,001.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Michael Steven Bartenfelder, Christina Rose Bartenfelder		Ca	Case No.	
_		SCHEDU	Debtors  JLE B - PERSONAL PROPERT  (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

35. Other personal property of any kind not already listed. Itemize.

Sub-Total >
(Total of this page)

Total >

56,201.00

0.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Michael Steven Bartenfelder,	Case No.
	Christina Rose Bartenfelder	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C			
checking at Citibank	735 ILCS 5/12-1001(b)	150.00	150.00
checking and savings at TCF	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
Household Goods and Furnishings misc furniture furnishings and electronics	735 ILCS 5/12-1001(b)	450.00	450.00
Wearing Apparel clothing	735 ILCS 5/12-1001(a)	300.00	300.00
clothing	735 ILCS 5/12-1001(a)	200.00	200.00
Furs and Jewelry engagement and wedding band	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension of			
Converyer Solutions 401k plan	735 ILCS 5/12-1006	30,000.00	30,000.00
IRA at NW Mutual	735 ILCS 5/12-1006	6,310.00	6,310.00
IRA at Franklin Templeton	735 ILCS 5/12-1006	3,140.00	3,140.00
Other Liquidated Debts Owing Debtor Including Taestimated tax refund for 2014	<u>x Refund</u> 735 ILCS 5/12-1001(b)	3,000.00	3,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2008 Chrysler T& C	735 ILCS 5/12-1001(c)	2,400.00	9,000.00

Total: 48,950.00 55,550.00

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B6D (Official Form 6D) (12/07)

In re	Michael Steven Bartenfelder,
	Christina Rose Bartenfelder

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	1 -	_		1 -			-	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLLQULDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx3181			Opened 3/01/12 Last Active 1/26/15	٦ [	E			
Harris N.a. Bmo Harris Bank - BK DeptBrk-1 770 N Water Street Milwaukee, WI 53202		w			U		7.004.00	0.00
Account No. xxxxxxx7368	╁		Value \$ 9,000.00  Opened 2/01/13 Last Active 1/06/15	╁	H	4	7,601.00	0.00
Nissn Inf Lt Attn: Bankruptcy 8900 Freeport Parkway Irving, TX 75063		н	lease of a 2013 Nissan Leaf					
			Value \$ 1.00	1			8,433.00	8,432.00
Account No. xxxxxxxxx4095			Opened 6/01/07 Last Active 1/05/15					
Wells Fargo Hm Mortgag Po Box 10335 Des Moines, IA 50306		н	900 Maple Lane, Elk Grove Village IL					
A	╀		Value \$ 220,000.00	╁		4	236,797.00	16,797.00
Account No.			Value \$					
continuation sheets attached			(Total of t	Subt his j			252,831.00	25,229.00
			(Report on Summary of So		ota lule		252,831.00	25,229.00

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B6E (Official Form 6E) (4/13)

In re	Michael Steven Bartenfelder,	Case No	
	Christina Rose Bartenfelder		
-		Debtors ,	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Michael Steven Bartenfelder, Christina Rose Bartenfelder	Case No.
		Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	C O D E B T	Н	usband, Wife, Joint, or Community	CON	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	E B T O R	C J M		T I N G E N	I Q U I D A T	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx854			Opened 2/01/11 Last Active 10/21/14 Credit Card	Ť	T E D		
Bk Of Amer Po Box 982235 El Paso, TX 79998		J					
Account No. xxxxxxxxxxxx4430		ŀ	Opened 9/01/14 Last Active 2/10/15 Credit Card				11,369.00
Bmo Harris Bank Po Box 1111 Madison, WI 53701		W					
							4,199.00
Account No. xxxxxxxxxxxx9185  Chase Card Po Box 15298 Wilmington, DE 19850		W	Opened 11/01/14 Last Active 2/04/15 Credit Card				
							537.00
Account No. xxxxxxxxxxxxxx5151  Citibank Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179		н	Opened 2/01/98 Last Active 10/21/14 Credit Card				16 174 00
_1 continuation sheets attached			(Total o	Sub			16,171.00 32,276.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael Steven Bartenfelder,	Case No.
	Christina Rose Bartenfelder	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_		_	_	_	—	
CREDITOR'S NAME,	000		usband, Wife, Joint, or Community		) U N		D D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND	NT I NG E N	Q U G D		U T E	AMOUNT OF CLAIM
Account No. xxxxx9865			Opened 8/01/14 Last Active 2/02/15 Check Credit Or Line Of Credit	Т	I A T E D			
Citibank Na Citicorp Credit Srvs/ Centralized Bankru Po Box 790040 Saint Louis, MO 63179		J	Check Credit of Line of Credit					2,500.00
Account No. xxxxx8718			Opened 8/01/14 Last Active 2/01/15	T	T	†	T	
Citibank Na Citicorp Credit Srvs/ Centralized Bankru Po Box 790040 Saint Louis, MO 63179		w	Check Credit Or Line Of Credit					2,500.00
Account No. xxxxxxxxxxxx2154			Opened 8/01/14 Last Active 1/05/15	$^{+}$	t	$\dagger$	$\dashv$	
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		Н	Credit Card					
-								5,190.00
Account No. xxxxxxxxxxx4345			Opened 8/01/14 Last Active 11/10/14 Credit Card					
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		w						
				$\perp$	$\perp$	$\downarrow$		4,394.00
Account No.								
Sheet no1 of _1 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			- 1	14,584.00
			(Report on Summary of S.		Tot dul		- 1	46,860.00

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B6G (Official Form 6G) (12/07)

In re	Michael Steven Bartenfelder,	Case No.
	Christina Pose Bartenfolder	

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Nissn Inf Lt Attn: Bankruptcy 8900 Freeport Parkway Irving, TX 75063 lease 2013 Nissan Leaf

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B6H (Official Form 6H) (12/07)

In re	Michael Steven Bartenfelder,	Case No.
	Christina Rose Bartenfelder	

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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	in this information to identify your cotor 1  Michael Ste	ase: ven Bartenfelder					
Deb	<u> </u>	ose Bartenfelder					
	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS				
Cas	se number own)		-		Check if this is:	9	
						nt showing post-petitio is of the following date:	
	fficial Form B 6I				MM / DD/ Y	<del>YYY</del>	
	chedule I: Your Inc						12/13
atta	use. If you are separated and you ch a separate sheet to this form.  t1: Describe Employment  Fill in your employment				ase number (if k	nown). Answer every	
	information.					or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>		■ Emplo □ Not en		
	employers.	Occupation	sales		custome	er service	
	Include part-time, seasonal, or self-employed work.	Employer's name	Converyer Soluti	ons	Van Drie	els Medical	
	Occupation may include student or homemaker, if it applies.	Employer's address					
		How long employed to	here? 8 years		8	months	
Par	Give Details About Mor	nthly Income					
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to rep	oort for any line	e, write \$0 in the s	space. Include your no	n-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all employe	ers for that persor	n on the lines below. If	you need
				Fo	or Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2. \$	3,364.00	\$1,243.67	<u>.</u>
3.	Estimate and list monthly overt	ime pay.		3. +\$	944.00	+\$ 0.00	
4	Calculate gross Income Add li	ne 2 ± line 3		4 \$	4 308 00	\$ 12/367	1

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Michael Steven Bartenfelder Debtor 1 **Christina Rose Bartenfelder** Debtor 2 Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 4 4.308.00 1,243.67 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 729.00 261.08 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 0.00 5c. 5c. Voluntary contributions for retirement plans \$ 0.00 \$ 0.00 Required repayments of retirement fund loans 5d. 5d. \$ \$ 0.00 0.00 5e Insurance \$ 5e. \$ 510.00 0.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5g. **Union dues** 5g. \$ 0.00 0.00 Other deductions. Specify: 5h.+ 0.00 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 1.239.00 261.08 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 3.069.00 982.59 List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 0.00 8a. 0.00 8b. Interest and dividends 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. **Unemployment compensation** 8d. 0.00 0.00 8e. **Social Security** 8e. 0.00 0.00 Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 0.00 8g. 8g. Pension or retirement income \$ 0.00 0.00 Other monthly income. Specify: car allowance 8h.+ \$ 550.00 \$ 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 550.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 10. 3,619.00 982.59 4,601.59 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 4,601.59 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain: The above "over-time" is actually my estimated and average commission based upon 2014 income. Structual changes mean the my future commissions go down.

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Eill	in this informa	ation to identify yo	our case.			Ī		
Deb	otor 1	Michael Stev	<u>ren Barte</u>	nfelder			eck if this is:  An amended filing	
	otor 2 ouse, if filing)	Christina Ro	se Bartei	nfelder			•	ving post-petition chapter the following date:
Unit	ted States Bank	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	se number (nown)						A separate filing fo 2 maintains a sepa	r Debtor 2 because Debtor rrate household
0	fficial Fo	orm B 6J				-		
S	chedule	J: Your	_ Expen	ises				12/1:
Be	as complete ormation. If m	and accurate as	s possible. eded, atta	If two married people ar	e filing together, be form. On the top of	oth are eq f any addit	ually responsible fo ional pages, write y	or supplying correct your name and case
Par		ribe Your House	hold					
1.	Is this a joi							
	□ No. Go to		:	-t- hh-142				
	_	es Debtor 2 live	ın a separa	ate nousenoid?				
			ot filo o oon	arata Sabadula I				
			si ille a sep	arate Schedule J.				
2.	Do you hav	e dependents?	☐ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state dependents				Son		4	□ No ■ Yes
					Son		6	□ No ■ Yes
								□ No
					-			☐ Yes ☐ No
								☐ Yes
3.	expenses of	penses include of people other to d your depende	han _	No Yes				
Est	timate your e	a date after the l	our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance i luded it on <i>Schedule I:</i> Y			Your exp	enses
4.		or home owners nd any rent for th		ses for your residence. In	nclude first mortgage	e 4.	\$	1,729.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
		estate taxes erty, homeowner's	s, or renter	s insurance		4a. 4b.		0.00
		e maintenance, re				4c.		50.00
_		eowner's associat				4d.	·	0.00
5.	Additional	mortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

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Debtor 1 Debtor 2		Case number (if known)	
	CC		
	lities:	ο Φ	
6a.	• · · · · •	6a. \$	250.00
6b.	, , , , , , , , , , , , , , , , , , , ,	6b. \$	50.00
6c.	,,,,	6c. \$	40.00
6d.		6d. \$	0.00
	od and housekeeping supplies	7. \$	450.00
_	ildcare and children's education costs	8. \$	400.00
	othing, laundry, and dry cleaning	9. \$	10.00
	rsonal care products and services	10. \$	5.00
	dical and dental expenses	11. \$	10.00
	ansportation. Include gas, maintenance, bus or train fare.	12. \$	0.00
	not include car payments. tertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
	aritable contributions and religious donations	14. \$	0.00
	surance.	14. φ	0.00
-	not include insurance deducted from your pay or included in lines 4 or 20.		
	a. Life insurance	15a. \$	0.00
	b. Health insurance	15b. \$	0.00
150	c. Vehicle insurance	15c. \$	95.00
	d. Other insurance. Specify:	15d. \$	0.00
	<b>xes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		0.00
	ecify:	16. \$	0.00
7. <b>Ins</b>	tallment or lease payments:		
178	a. Car payments for Vehicle 1	17a. \$	351.00
17k	p. Car payments for Vehicle 2	17b. \$	0.00
170	c. Other. Specify:	17c. \$	0.00
170	d. Other. Specify:	17d. \$	0.00
18. <b>Yo</b>	ur payments of alimony, maintenance, and support that you did not report a	s	0.00
	ducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	0.00
	ner payments you make to support others who do not live with you.	\$	0.00
	ecify:	19.	
	ner real property expenses not included in lines 4 or 5 of this form or on Scha. Mortgages on other property	20a. \$	0.00
	a. Morigages on other property b. Real estate taxes	20b. \$	0.00
		20c. \$	0.00
	c. Property, homeowner's, or renter's insurance	· · · · ·	0.00
	d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
	e. Homeowner's association or condominium dues	20e. \$	0.00
21. <b>Otl</b>	ner: Specify:	21. +\$	0.00
22. <b>Yo</b>	ur monthly expenses. Add lines 4 through 21.	22. \$	4,599.00
The	e result is your monthly expenses.		
No	te: Line 22 above includes Debtor Schedule total of \$3,440.00		
	Plus the attached separate schedule J total of \$1,159.00		
23. <b>Ca</b>	Iculate your monthly net income.		
238	a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	4,601.59
23k	o. Copy your monthly expenses from line 22 above.	23b\$	4,599.00
230	c. Subtract your monthly expenses from your monthly income.		0.50
	The result is your monthly net income.	23c. \$	2.59
For	you expect an increase or decrease in your expenses within the year after y example, do you expect to finish paying for your car loan within the year or do you expect yo diffication to the terms of your mortgage?		se or decrease because of a
	No.		
_	Yes.		
	nlain:		

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	btor 1 Michael Steven Bartenfelder Christina Rose Bartenfelder	Cas	se nu	umbe	er (if known)	
Fill	in this information to identify your case:					
Deb	Michael Steven Bartenfelder	,	Che	An	f this is: amended filing	
	ouse, if filing)  Christina Rose Bartenfelder				supplement showing penses as of the follo	post-petition chapter 13 pwing date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	NOIS		MN	// DD / YYYY	
	se number nown)				separate filing for Del aintains a separate ho	otor 2 because Debtor 2 busehold
	fficial Form 6J					
	chedule J: Your Expenses as complete and accurate as possible. If two married people a	un filimu tamathan hath			.all., was was a label for	12/13
info	ormation. If more space is needed, attach another sheet to this mber (if known). Answer every question.  It 1: Describe Your Household  Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No Yes. Debtor 2 must file a separate Schedule J.					
۷.	Do you have dependents? No  Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relations Debtor 1 or Debtor 2	hip t	to	Dependent's age	Does dependent live with you?
	Do not state the dependents names.					No Yes No Yes No Yes No No No
3.	Do your expenses include expenses of people other than yourself and your dependents? ■ No □ Yes					Yes
Est exp app	Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless yourness as of a date after the bankruptcy is filed. If this is a supplicable date. Idude expenses paid for with non-cash government assistance	plemental <i>Schedule J</i> , of if you know				
	value of such assistance and have included it on Schedule I: ficial Form 6I.)	Your Income		•	Your expenses	
4.	The rental or home ownership expenses for your residence. payments and any rent for the ground or lot.	Include first mortgage		4. \$	\$	0.00
	If not included in line 4:					
	4a. Real estate taxes			a. \$		0.00
	4b. Property, homeowner's, or renter's insurance			b.   ; с.   ;		0.00
	<ul><li>4c. Home maintenance, repair, and upkeep expenses</li><li>4d. Homeowner's association or condominium dues</li></ul>			c. ; d. ;		10.00 0.00
5.	Additional mortgage payments for your residence, such as ho	ome equity loans		5. 3		0.00
6.	Utilities: 6a. Electricity, heat, natural gas		6	a. \$	\$	0.00
Offic	cial Form B 6J Schedule	J: Your Expenses				page 3

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	Michael Steven Bartenfelder Christina Rose Bartenfelder	Casa num	ber (if known)	
	Omisuma Nose Dartementei	Case Hulli	_ (II KIIOWII)	
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	100.00
6d.	Other. Specify:	6d.	\$	0.00
. Food	and housekeeping supplies	7.	\$	500.00
. Childo	care and children's education costs	8.	\$	0.00
. Clothi	ng, laundry, and dry cleaning	9.	\$	40.00
0. Perso	nal care products and services	10.	\$	15.00
1. Medic	al and dental expenses	11.	\$	50.00
	portation. Include gas, maintenance, bus or train fare.	12.	\$	150.00
	t include car payments. tainment, clubs, recreation, newspapers, magazines, and books	13.		20.00
	table contributions and religious donations	14.		0.00
5. <b>Ins</b> ura	_	14.	Ψ	0.00
	t include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
15b.	Health insurance	15b.	\$	0.00
15c.	Vehicle insurance	15c.	\$	60.00
15d.	Other insurance. Specify:	15d.	\$	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.			<u> </u>
Specif	·	16.	\$	0.00
	Iment or lease payments: Car payments for Vehicle 1	17a.	\$	214.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.		0.00
	payments of alimony, maintenance, and support that you did not report as		Ψ	
	ted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
9. Other	payments you make to support others who do not live with you.		\$	0.00
Specif		19.	_	_
	real property expenses not included in lines 4 or 5 of this form or on School			
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.		0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
	Homeowner's association or condominium dues	20e.	·	0.00
1. Other:	: Specify:	21.	+\$	0.00
	monthly expenses. Add lines 4 through 21.		\$	1,159.00
The re	esult is your monthly expenses.			
	late your monthly net income.			
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	N/A
	Copy your monthly expenses from line 22 above.	23b.	\$	N/A
	Subtract your monthly expenses from your monthly income.	23c.	\$	N/A
	The result is your monthly net income.  u expect an increase or decrease in your expenses within the year after your			1471
For exa	ample, do you expect to finish paying for your car loan within the year or do you expect you ation to the terms of your mortgage?			e or decrease because of a
■ No.				
☐ Yes				
Explain				

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**B6 Declaration (Official Form 6 - Declaration). (12/07)** 

# **United States Bankruptcy Court Northern District of Illinois**

In re	Michael Steven Bartenfelder Christina Rose Bartenfelder		Case No.	
		Debtor(s)	Chapter	7

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of	20	
sheets, and that they are true and correct to the best of my knowledge, information, and belief.		

Date	April 6, 2015	Signature	/s/ Michael Steven Bartenfelder	
		C	Michael Steven Bartenfelder	
			Debtor	
Date	April 6, 2015	Signature	/s/ Christina Rose Bartenfelder	
		C	Christina Rose Bartenfelder	_
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

# United States Bankruptcy Court Northern District of Illinois

In re	Michael Steven Bartenfelder Christina Rose Bartenfelder		Case No.	
		Debtor(s)	Chapter	7

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$20,230.00	2015 YTD: Husband Conveyer Solutions
\$51,704.00	2014: Husband Conveyer Solutions
\$59,368.00	2013: Husband Conveyer Solutions
\$3,700.00	2015 YTD: Wife Van Driels
\$3,008.00	2014: Wife Van Driels

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### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

DATES OF

AMOUNT PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

PAYMENTS/ **TRANSFERS** 

**OWING TRANSFERS** 

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR DISPOSITION AND CASE NUMBER **PROCEEDING** AND LOCATION IRMO Bartenfelder: 14 D 330851 Cook county IL divorce pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

 $<sup>^</sup>st$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF **ORDER** 

DESCRIPTION AND VALUE OF

**PROPERTY** 

## 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Daniel K. Robin 121 S. Wilke #201 Arlington Heights, IL 60005

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2160

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

'RANSFER(S) IN PROPERTY

# 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Citibank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking: \$-11 Saving \$ 5,600

AMOUNT AND DATE OF SALE OR CLOSING
Oct 2014 and December 2014

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

# 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Whaterial. Indicate the governmental unit to which the hotice was sent and the date of the hotice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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B7 (Official Form 7) (04/13)

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#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND

ENDING DATES

None b Identify any business listed in respons

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

# NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

**RECORDS** 

21. Current Partners, Officers, Directors and Shareholders

None a. If

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

 ${\bf 23}$  . Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the

commencement of this case.

NAME & ADDRESS OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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B7 (Official Form 7) (04/13)

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### 25. Pension Funds.

None If the debtor is not an individual.

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 6, 2015

Signature /s/ Michael Steven Bartenfelder
Debtor

Date April 6, 2015

Signature /s/ Michael Steven Bartenfelder
Debtor

Signature /s/ Christina Rose Bartenfelder
Christina Rose Bartenfelder
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## United States Bankruptcy Court Northern District of Illinois

In re	Michael Steven Bartenfelder Christina Rose Bartenfelder			Case No.	
		Ι	Debtor(s)	Chapter	7
	CHAPTER 7 IN	DIVIDUAL DEBTO	R'S STATEMENT	OF INTEN	TION
PART	<b>A</b> - Debts secured by property of property of the estate. Attach as			ed for <b>EAC</b> l	H debt which is secured by
Proper	ty No. 1				
Creditor's Name: Harris N.a.		Describe Property Securing Debt: 2008 Chrysler T& C			
Proper	ty will be (check one):				
	Surrendered	■ Retained			
□	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C	. § 522(f)).	
Proper	ty is (check one):				
■ Claimed as Exempt			☐ Not claimed as exempt		
Proper	ty No. 2		]		
Creditor's Name: Wells Fargo Hm Mortgag		Describe Property Securing Debt: 900 Maple Lane, Elk Grove Village IL			
_	ty will be (check one): Surrendered	■ Retained			
□	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain	,	oid lien using 11 U.S.C	. § 522(f)).	
Proper	ty is (check one): Claimed as Exempt	\ <b>.</b>	☐ Not claimed as exe		
PART :	<b>B</b> - Personal property subject to unexadditional pages if necessary.)  ty No. 1	xpired leases. (All three	<del>_</del>		ed for each unexpired lease.
Lessor Nissn	o's Name: Inf Lt	Describe Leased Pro lease 2013 Nissan L		Lease will be U.S.C. § 365	e Assumed pursuant to 11 b(p)(2):

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B8 (Form 8) (12/08) Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	April 6, 2015	Signature	/s/ Michael Steven Bartenfelder	
		-	Michael Steven Bartenfelder	
			Debtor	
Date	April 6, 2015	Signature	/s/ Christina Rose Bartenfelder	
		-	Christina Rose Bartenfelder	
			Joint Debtor	

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### United States Bankruptcy Court Northern District of Illinois

In	re	Michael Steven I Christina Rose E			Case No.			
		Omistina Rose L	Sartemender	Debtor(s)	Chapter	7		
		DISC	I OSURE OF COM	IPENSATION OF ATTO	RNEV FOR DI	FRTOR(S)		
1.	Du			ale 2016(b), I certify that I am the att		` ,		
1.	pai	d to me within one y	ear before the filing of the	petition in bankruptcy, or agreed to nnection with the bankruptcy case is	be paid to me, for serv			
		For legal services,	I have agreed to accept		\$ <u></u>	2,160.00		
		Prior to the filing of	of this statement I have rece	eived	\$	2,160.00		
		Balance Due			\$	0.00		
2.	The	e source of the comp	ensation paid to me was:					
		Debtor	☐ Other (specify):					
3.	The	e source of compensa	ation to be paid to me is:					
		Debtor	Other (specify):					
4.		I have not agreed to	share the above-disclosed	compensation with any other person	n unless they are mem	abers and associates of my law firm.		
	-			npensation with a person or persons he names of the people sharing in th				
5.	In	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	b.	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;						
		Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; [Other provisions as needed]						
	u.	Negotiations reaffirmation	s with secured creditor	s to reduce to market value; ex ications as needed; preparation on household goods.				
6.	Ву	Representat	debtor(s), the above-disclosion of the debtors in artiversary proceeding.	sed fee does not include the following dischargeability actions, jud	ng service: licial lien avoidanc	es, relief from stay actions or		
				CERTIFICATION				
thi		ertify that the foregoi kruptcy proceeding.	ing is a complete statement	of any agreement or arrangement for	or payment to me for r	representation of the debtor(s) in		
Da	ted:	April 6, 2015		/s/ Daniel K. Rok	oin			
				Daniel K. Robin Daniel K. Robin				
				121 S. Wilke Rd.				
				#201	to II 60005			
				Arlington Heigh 847-670-9100 F	ax: 847-398-8377			
				danatlaw@aol.c				

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Michael Steven Bartenfelder Christina Rose Bartenfelder		Case No.	
		Debtor(s	Chapter	7
			CONSUMER DEBTOR NKRUPTCY CODE	(S)
Code.	I (We), the debtor(s), affirm that I (we) have re	Certification of Deceived and read the	• • • • • • • • • • • • • • • • • • • •	y § 342(b) of the Bankruptcy
	el Steven Bartenfelder ina Rose Bartenfelder	X /s/	Michael Steven Bartenfelder	April 6, 2015
Printed	d Name(s) of Debtor(s)	Sig	nature of Debtor	Date
Case N	No. (if known)	X /s/	Christina Rose Bartenfelder	April 6, 2015
· ,		Sig	nature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## United States Bankruptcy Court Northern District of Illinois

In re	Michael Steven Bartenfelder Christina Rose Bartenfelder		Case No.	
	Omistina Nose Bartemender	Debtor(s)	Chapter 7	
	VERII	FICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	12
	The above-named Debtor(s) her (our) knowledge.	reby verifies that the list of cred	itors is true and correct to th	ne best of my
Date:	April 6, 2015	/s/ Michael Steven Bartenfel		
		Michael Steven Bartenfelder Signature of Debtor		
Date:	April 6, 2015	/s/ Christina Rose Bartenfeld	der	
		Christina Rose Bartenfelder		
		Signature of Debtor		

Bk Of Amer Po Box 982235 El Paso, TX 79998

Bmo Harris Bank Po Box 1111 Madison, WI 53701

Chase Card Po Box 15298 Wilmington, DE 19850

Citibank Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179

Citibank Na Citicorp Credit Srvs/ Centralized Bankru Po Box 790040 Saint Louis, MO 63179

Citibank Na Citicorp Credit Srvs/ Centralized Bankru Po Box 790040 Saint Louis, MO 63179

Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Harris N.a.

Bmo Harris Bank - BK Dept.-Brk-1
770 N Water Street
Milwaukee, WI 53202

Nissn Inf Lt Attn: Bankruptcy 8900 Freeport Parkway Irving, TX 75063

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Nissn Inf Lt Attn: Bankruptcy 8900 Freeport Parkway Irving, TX 75063

Wells Fargo Hm Mortgag Po Box 10335 Des Moines, IA 50306 Case 15-12604 Doc 1 Filed 04/08/15 Entered 04/08/15 14:14:11 Desc Main DARGUMENT R BASIN 46 LOT 48

Daniel K. Robin danatlaw@aol.com

Of Counsel: Adra F. Campbell

Attorneys at Law 121 S. Wilke Road Suite 201 Arlington Heights, Illinois 60005

Telephone (847) 670-9100 Fax (847) 398-8377

February 10, 2015

Michael Steven Bartenfelder Christina Rose Bartenfelder 268 Holly Lane Elk Grove Village IL 60007

### ATTORNEY/CLIENT FEE AGREEMENT DEBT RELIEF AGENCY

This is the fee agreement between you and Daniel K. Robin, Ltd., ("The Firm"), regarding legal representation with regard to a possible bankruptcy proceedings. While you have inquired of the firm regarding the filing of a Chapter 7 bankruptcy, the firm will not be able to provide a recommendation as to whether you are eligible to file Chapter 7 and whether that filing is advisable until the firm receives the following information and documentation from you:

- 1. Sufficient information to prepare all schedules, financial affairs and the means test;
- 2. Copies of check stubs for your income of any kind during the last six (6) months;
- 3. Copies of your tax returns for the last four (4) years;
- 4. A current credit report from one of the three (3) providers of same;
- 5. Copies of your bills for the last three (3) months of all types and all descriptions.

During the consultation and upon review of the above THE RECOMMENDATION. documentation the Firm will evaluate the appropriateness of Chapter 7 and make its recommendation to you.

THE CONSULTATION FEE. The non-refundable fee to the Firm for this initial review and

which will be credited toward any bankruptcy "FIXED FEE" the Firm

advice is \$, which will be credited toward any bankruptcy "FIXED FEE" the Firm
provides you after it makes it recommendation. THIS IS NOT AN EXTRA FEE!
0,50
Initials
FIXED FEE QUOTE Our fee for our services in a normal Chapter 7 bankruptcy is
\$\langle 800 \rightarrow plus all costs. Costs typically include: \$335.00 for the filing fee and \$25.00 for an
investigative report. You will have direct expenses for individual briefing before filing (109(h)
and direct expenses for an instructional course on financial planning prior to discharge
(727(11). While the Firm may accept installments for fees and costs, we will not file the
Bankruptcy Petition until all fees and costs have been paid in full.

Initials <u>CB</u> MR

Case 15-12604 Doc 1 Filed 04/08/15 Entered 04/08/15 14:14:11 Desc Main FIXED FEE SERVICES. The attorneys enter quage 47e of 48a "normal" bankruptcy, i.e. one in which we:

\_\_\_\_\_ 1. Prepare and file one draft of your Bankruptcy Petition and Bankruptcy Schedules.

2. Attend one creditors meeting with you.

- 3. Assist in the negotiation of 2 reaffirmation agreement(s).
  - 7 4. File the completion certificate for the completed instructional course.

5. The fielding of calls from creditors.

1(.

6. The counseling and advising you as to your rights.

7. This office will maintain your file for 6 years follow the close of your case.

HOURLY FEE SERVICES (These services are **not** included in this contract and must be the subject of a future contract):

- The attendance at additional meetings of creditors or presentation of motions caused by the client's failure to attend the creditor meeting.
- The presentation of a Section 522 (f) motion to avoid the a Secured Creditor's lien on personal or real property.
- 3. The presentation of a Section 722 petition to redeem personal property secured by a lien for value against a **Secured Creditor**.
- 4. The defense or discovery for a **Secured Creditor's** petition to lift the automatic stay.
- 5. The presentation or defense of any Adversary Petition (fraud), motion to dismiss, contempt petition or contested petition.
- 6. The preparation and filing of a recision of any reaffirmation agreement.
- 7. All efforts to obtain or qualify for credit or repair a credit report.
- 8. Assist in the negotiation of additional reaffirmation agreement(s).
- 9. There is a charge of \$100.00 plus \$75.00 in costs for amendments to schedules to add creditors after the Petition is filed.
- 10. Representation with regard to an audit of your Bankruptcy case.
- 11. Presentation of a motion to reopen for failure to do any class.

HOURLY FEE AGREEMENT (These rates are provided for purposes of disclosure in the event a future contract is required.)

\$250.00 per hour for office time actually devoted to the services of Client. Office time shall include but not be limited to research, preparation of documents, pleadings, brief, and correspondence, filing of documents, telephone calls, conferences, trial preparation, file review and supervision of lay employees.

\$250.00 per hour for time actually spent in court or in depositions. Time spent in court shall include but not be limited to any trial, prove-up, hearings, pre-trial conference, hearings on petitions or motions or any other appearance before a Judicial or Administrative Officer. This shall include all time necessitated by the court appearance or hearing or deposition out of attorney's office.

Case 15-12604 Doc 1 Filed 04/08/15 Entered 04/08/15 14:14:11 Desc Main OTHER ATTORNEYS. While Declinationers Page 18 of 48 ved in your case from time to time, you are most likely to work with attorney, Daniel K. Robin. Other independent law firms that may assist with the meeting of creditors may include: James Popjoy, Kathy Vaught, Alexandra Lewycky, Kelly Johnson, Kurt Kolar, Alisha Leuer, David Carter, Mark Sugar, Brian Larkin, Karl Magnus, Andrew Pulaski and Wayne Skelton.

THE MEETING OF CREDITORS. Once your Petition is filed, the Court schedules a Creditors' Meeting, at which you will be examined by the Bankruptcy Trustee about the contents and accuracy of your Petition. This meeting is generally held four to six weeks after the filing of the Petition. Creditors may attend, and they may also ask questions.

REAFFIRMATION AGREEMENTS. Some of your creditors may offer a Reaffirmation Agreement. This is a new contract between you and creditor in which you agree to keep paying their debt; the debt is thus not discharged in the bankruptcy. Subsequent breach of a reaffirmation agreement by you will allow the creditor to take any collection action available to them under the law. THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE OF RESCISSION TO CREDITOR AT THE ADDRESS ON THE AGREEMENT.

<u>NEW AND ADDITIONAL DEBT.</u> Do not use your charge cards. This office is barred by law from recommending that you incur any additional debt.

<u>FUTURE DEBT PAYMENTS.</u> Please note that once you have made the decision to file bankruptcy, you may stop paying any unsecured creditor whose debt you intend to discharge. You should continue to pay your secured creditors, including but not limited to holders of mortgages and car loans for cars and houses that you intend to keep.

<u>NECESSARY CLASSES</u> In order to file any form of bankruptcy you must take a Pre-Filing Counseling Class. In order to receive a discharge you must take a Pre-Discharge Education Class. **DO THE SECOND CLASS IMMEDIATELY AFTER YOUR CASE IS FILED.** If you fail to take the second class, the court will close your case without a discharge and the court will also charge you a second filing fee (\$307.00) to reopen the case.

Accepted by Client February 10, 2015

Accepted by Client February 10, 2015

Daniel K. Robin, Ltd. February 10, 2015

Attachments:

Disclosures to Most Bankruptcy Filers Required by 11 U.S.C. 527(a)(1)

Disclosures to Most Bankruptcy Filers Required by 11 U.S.C. 527(a)(2)

Disclosures to Most Bankruptcy Filers Required by 11 U.S.C. 527(b)

Notice to Individual Consumer Debtor Regarding Credit Counseling and Financial Management Instructional Course